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Docket No.: E3331.0450

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: Edward R. Howorka et al.

Confirmation No.: 6080

Application No.: 09/896,220

Filed: June 29, 2001 Art Unit: 3693

For: CREDIT LIMIT STORAGE IN AN

Examiner: Felten, Daniel S.

ANONYMOUS TRADING SYSTEM

AMENDMENT AFTER FINAL ACTION

MS AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated March 22, 2007, a Notice of Appeal and Petition for extension of time having been filed on September 21, 2007, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 15 of this paper.